



# NEWSLETTER

NORTH CAROLINA DISTRICT OFFICE

April 2006

## Small Business Award Winners

**Jerry Chautin**, business writer and columnist for the Cherokee Scout in Murphy, NC, has been named SBA's 2006, Small Business Journalist of the Year for the nation, the Southeast Region and the State of North Carolina.

Jerry also serves a SCORE counselor in Western NC, Atlanta, GA and Sarasota, FL and writes for Sarasota Herald Tribune (a NY Times publication).

The award recognizes Chautin for his efforts to increase public understanding of the importance of small business contributions to the economy, contribution of news and feature stories, editorials, columns and commentary that highlight, and analyze small business issues, voluntary community service aimed at enhancing small business opportunity and growth and media efforts to improve the understanding of the role of small business in the U.S. economy.

The SBA has named **Sepideh "Sepi" Asefnia**, President of Raleigh-based SEPI Engineering Group, Inc., the North Carolina Small Business Person of the Year for 2006.

Born in Tehran, Iran, Sepi was the youngest of three children. At the age of 15 Sepi's family was divided when her parents sent her, her brother and her sister to the United States to pursue their dreams and to attend college. Sepi graduated from North Carolina State University and worked for the NC Department of Transportation, then put in four years as a highway department manager with a private engineering firm.

Sepi has created an outstanding reputation in an industry where women-owned firms are few and far between. Sepi is a clear example of a woman-owned engineering firm providing its clients with services equal to those of other companies. Sepi credits her success to defining her vision early, doing her research thoroughly, and networking.

Both Mr. Chautin and Ms. Asefnia accepted their awards in Washington, D.C. this week.

## Small Business Award Winners, con't

**Michael and Ramona Woods** of ASHTAE Products Inc. in Greensboro, NC have been named the Small Business Administration's 2006 North Carolina Minority Small Business Champions of the year for their commitment to support minority entrepreneurship.

The Woods' work with minority entrepreneur groups by speaking and arranging for speakers to share expertise and information with interested entrepreneurs. They also work with non-profit organizations like the Greensboro Chamber of Commerce, and various church organizations to spread the word about key events that would enhance small minority businesses.

**Sherré DeMao**, President/CEO of SLD Unlimited Marketing/PR, Inc. in Denver, NC has been named the SBA's 2006 North Carolina Women in Business Champion of the Year for her commitment to the advancement of women's business ownership.

The award recognizes DeMao for her active support for legislative or regulatory action designed to help small businesses, her efforts to increase business and financial opportunities for women, her volunteer efforts to strengthen the role of women business owners within the community and other accomplishments demonstrating effectiveness in improving the environment for women in business.

Congratulations to all the winners!

## New SCORE Chapter

We are pleased to announce a new SCORE chapter located in Washington, NC. This chapter is located at 1385 John Small Avenue in the Mid-East Commission and JobLink building and can be reached by calling 252-974-1848. We now have 15 SCORE chapters in North Carolina.

Join us in welcoming aboard our new resource partner.

## Active Lender Rankings FY 2006 YTD: September 1, 2005 – March 31, 2006

|                        | 7(a)      |                 | 504                    | 504                   |
|------------------------|-----------|-----------------|------------------------|-----------------------|
| Lender                 | Approvals | Gross 7(a) \$'s | Participation<br>Loans | Participation<br>\$'s |
| Bank of America        | 207       | \$ 5,175,600    |                        |                       |
| Innovative Bank        | 149       | \$ 1,565,000    |                        |                       |
| Business Lenders, LLC  | 77        | \$ 5,658,500    |                        |                       |
| Capital One Federal    | 72        | \$ 2,605,000    |                        |                       |
| BB&T                   | 38        | \$ 5,568,870    | 7                      | \$ 2,760,250          |
| Wachovia               | 30        | \$ 13,600,200   |                        |                       |
| Self Help Credit Union | 27        | \$ 1,340,300    |                        |                       |
| Surrey Bank            | 24        | \$ 2,412,400    | 1                      | \$ 2,225,000          |
| CIT                    | 22        | \$ 13,452,600   |                        |                       |
| Bank of Granite        | 18        | \$ 2,664,700    |                        |                       |
| SunTrust               | 16        | \$ 1,145,900    | 1                      | \$ 387,500            |

| Certified Development<br>Corps. |    |               |
|---------------------------------|----|---------------|
| Self-Help Ventures Fund         | 20 | \$ 9,433,000  |
| Centralina Dev.                 | 15 | \$ 11,477,000 |
| BEFCO                           | 14 | \$ 3,484,000  |

### Reminder: “Small Business Days” Schedule

The North Carolina District Office is offering “Small Business Days” at the following chambers. “Small Business Days” will offer chamber members and other small business owners the opportunity to discuss SBA loan programs with an SBA Marketing and Outreach Specialist. The Chamber will schedule the appointments for the business owners.

| Location       | Day              | Hours              | Phone Number      |
|----------------|------------------|--------------------|-------------------|
| Cary           | Third Wednesday  | 10 a.m.- 2 p.m.    | 919-467-1016      |
| Charlotte      | Fourth Tuesday   | 9 a.m. - 4 p.m.    | 704-344-6563      |
| Gastonia       | Second Tuesday   | 9 a.m. - 1 p.m.    | 704-864-2621      |
| Greensboro     | First Tuesday    | 10 a.m.- 2 p.m.    | 336-510-1234      |
| Hendersonville | Third Friday     | 10 a.m.- 2 p.m.    | 828-692-1413      |
| Hickory        | Third Tuesday    | 10 a.m.- 2 p.m.    | 828-328-6000 x224 |
| Mooreville     | First Thursday   | 9 a.m. - 2 p.m.    | 704-664-3898      |
| Salisbury      | Fourth Wednesday | 9:30 a.m. - 2 p.m. | 704-633-4221      |

## Deed Restrictions Pertaining to Gas Stations

Any loan for the purpose of purchasing a gasoline station where the deed includes a provision restricting the brand of service station that may be operated on the premises will not be approved by the SBA.

The deed restrictions in question are typically seen as part of a buy/sell agreement between an oil company and a purchaser of one of its gasoline stations. SBA found the deed restrictions to be unacceptable because they severely compromise the marketability of the business real estate collateral that would be securing the SBA-guaranteed loan. The deed restriction language generally appears titled as "Use or Operation Restrictions" or "Petroleum Restrictions" in a Special Warranty Deed or other document recorded as part of the purchase and sale transaction.

Questions from CDC's or lenders regarding this notice should be directed to the district office.

## What if No One Signs Up?

- You design a powerful workshop, schedule a date, broadcast your marketing message and no one registers. Then what? Here are some tips that can help.
- Plan to promote on multiple channels. Don't rely on just one or two; attendees are much more likely to enroll when they see your program mentioned in many different places.
- Ask clients and colleagues to make referrals. Call or email people and ask them to suggest two or three others who could benefit.
- Make a special offer. Tell the people who are already registered they can bring a friend for half-price.
- Invite people to attend for free if necessary to have good participation.
- If you can't fix it, feature it. When only six people enroll in your big seminar, convert it to an intimate group experience. If you have only two people for a group, turn it into a success team. Never apologize for a smaller-than-expected turnout.

Plan ahead to do better next time. Analyze what went wrong with your marketing and how to do it differently the next time around. Filling programs becomes easier when you offer them regularly.

## Community Express Workshops

If your clients need financing up to \$25,000, Innovative Bank and BLX will be conducting workshops throughout North Carolina in the coming months. The seminar schedules are posted on our calendar at [www.sba.gov/nc](http://www.sba.gov/nc). If you would like to host a workshop or need additional information, please contact Eileen Joyce, 704-344-6787.

## Give Us Your Success Stories

We are looking for borrowers to participate in the SBA's SUCCESS STORY program. Do you know an SBA client that meets the criteria below? Would you like to showcase your organization on our website? The Success Story Database is a listing of small businesses that have received SBA assistance.

This list is used to provide information on these small firms to local and national media. These newspapers, radio and TV stations may use this information for profiles, special interest and other types of stories. The SBA also uses this list to highlight local firms while doing radio and TV interviews.

Success story firms should:

- Be in business for at least 3 years
- Show an increase in the number of employees or growth in revenues
- Provide examples of contributions to the community

Please call Mike Ernandes at 704-344-6588 or e-mail [mike.ernandes@sba.gov](mailto:mike.ernandes@sba.gov) with the name and contact information of any firms that you think might be interested in increased media opportunities.

## Have You Viewed The SBA Training and Events Calendar?

Do your clients need to write a business plan? Learn how to advertise effectively? Need financing to start or expand their businesses? Our training calendar has workshops, classes, events and programs to meet your client's needs. New spring schedules will be starting. Have you surfed over lately?

## Training Activities and Events

Let us help you promote your training activities and seminars. We can post them to our website calendar. Four weeks lead-time is required. E-mail updates to [april.gonzalez@sba.gov](mailto:april.gonzalez@sba.gov) or call (704) 344-6811.

## Online Training

The North Carolina District Office offers SBA Programs and Services Training every Friday. From 9 to 10 a.m. and again at 12:30 to 1:30 p.m., an SBA District employee will provide live training through "Ready Talk" software. Your clients can call in and sign into the website for a live PowerPoint presentation.

SBA loan programs, counseling, and government contracting will be highlighted. This can be a useful tool for you to refer to your start-up clients. It can also be a refresher course for you and your fellow counselors.

Go to: [www.sba.gov/nc/trainonline.html](http://www.sba.gov/nc/trainonline.html) to register and for more information.

## North Carolina Resource Guide

The new 2006 resource guide, co-sponsored by Reni Publishing and the SBA, is available online for you and your client. Go to: [www.reni.net/guides](http://www.reni.net/guides) and click on North Carolina. We have the new guides in limited supply.

## Quote of the Month

"You've got to love what you do to really make things happen."

-- Philip Green

## Happy Spring

